

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their horse are met now and in the future

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

SECTION 1 - DEATH, THEFT OR STRAYING

If your horse dies or is put to sleep by a vet on immediate humane grounds during the policy term as a result of an injury, illness or condition.

If your horse is not found within 28 days of straying or being stolen from the stabling address.

Euthanasia performed without our permission unless your vet confirms it was on immediate humane grounds.

Death if your horse dies or is put to sleep by a vet more than 365 days after any injury, illness or condition first showed clinical signs.

Death following an injury, illness or condition which (a) first showed clinical signs, happened or existed before the commencement date/time shown on your policy schedule or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness, condition or clinical signs displayed before the commencement date/time shown on Your policy schedule.

Death following any illness displaying clinical signs within 14 days of the commencement date/time shown in your policy schedule.

Death due to illness of any horse aged over 19 years and 364 days as at the commencement or review date shown in your policy schedule.

Death where your vet or our consultant vet considers your horse's injury, illness or condition was able to be treated.

Death if your horse sustains an injury or manifests an illness or condition that happened whilst taking part in or preparing for an activity not encompassed within your specified type of use.

The excess as shown in your policy schedule.

ELECTIVE BENEFITS

SECTION 2 - VET'S FEES FOR EXTERNAL VISIBLE ACCIDENTAL INJURY

Treatment and/or complementary treatment undertaken as a result of an external visible accidental injury.

Costs arising from an illness or any treatment thereof.

Costs incurred, treatment received or prescribed for use more than 365 days after your horse sustained an external visible accidental injury.

Costs arising from an external visible accidental injury which (a) first showed clinical signs, happened or existed before the commencement date/time shown on your policy schedule or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an external visible accidental injury or clinical signs displayed before the commencement date/time shown on your policy schedule.

Costs incurred if your horse sustains an Injury that happened whilst taking part in or preparing for an activity not encompassed within your specified type of use.

The excess as shown in your policy schedule.

SECTION 3 - VET'S FEES

Treatment and/or complementary treatment undertaken as a result of an injury, illness or condition.

Costs incurred, treatment received or prescribed for use more than 365 days after any injury, illness or condition first showed clinical signs.

Costs arising from an injury, illness or condition which (a) first showed clinical signs, happened or existed before the commencement date/time shown on your policy schedule or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness, condition or

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clinical signs displayed before the commencement date/time shown on your policy schedule.

Costs for any illness displaying clinical signs within 14 days of the commencement date/time shown in your policy schedule.

Costs arising from the illness of any horse aged over 19 years and 364 days as at the commencement or review date shown in your policy schedule.

Costs incurred if your horse sustains an injury or manifests an illness or condition that happened whilst taking part in or preparing for an activity not encompassed within your specified type of use.

The excess as shown in your policy schedule.

SECTION 4 - TRANSPORTATION AND LIVERY (REFERRAL VET ONLY)

The cost of transporting your horse to and from the referral vet along with livery costs incurred whilst your horse remains there for treatment.

Costs incurred where a claim under Section 2 or 3 is declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 5 - EUROPEAN USE

Geographically extends cover in Sections 1, 2, 3, 4 and 9 (if chosen) to the continent of Europe.

The excess as shown in your policy schedule.

SECTION 6 - DISPOSAL COSTS

The cost of removal and disposal of your horse's body if your horse dies or is put to sleep by a vet on immediate humane grounds during the policy term as a result of an injury, illness or condition.

Costs incurred where a claim under Section 1 or 9 is declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 7 - HIRE OF HORSE

The reasonable cost of hiring another horse from a livery or riding establishment if your horse is not found within 28 days of straying or being stolen from the stabling address.

Theft by a person or persons to whom your horse was entrusted.

The hire of a horse from any person that lives with You, any member of your family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

Costs incurred where a claim for theft or straying under Section 1 declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 8 - SADDLERY AND TACK

Your saddlery and tack is stolen or accidentally damaged whilst you are taking part in or preparing for an activity encompassed within your specified type of use.

Any claim where the security requirements in the Appendix have not been complied with.

Costs not supported by a receipt/invoice showing full details of the costs incurred

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Theft from any building or location which is not specifically defined in the security requirements.

Theft unless involving forcible and violent entry and you have complied with the security requirements.

Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything You reasonably could to recover the stolen property.

The excess as shown in your policy schedule

SECTION 9 - LOSS OF USE (PERMANENT INCAPACITY)

Where your horse cannot undertake any form of equestrian activity but you elect to have it destroyed even though it does not require destruction on immediate humane grounds; market value or sum insured whichever is less.

Where your horse cannot undertake any form of equestrian activity but you elect to retire it; 60% of the market value or sum insured.

Where your horse is permanently incapacitated but can undertake an equestrian activity and you elect to breed from it or choose to retire it; 60% of the market value or sum insured.

NOTE: benefits are halved for horses aged 13 years and over.

Permanent incapacity more than 365 days after any injury, illness or condition first showed clinical signs.

Permanent incapacity arising from an injury, illness or condition which (a) first showed clinical signs, happened or existed before the commencement date/time shown on Your policy schedule or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or condition or clinical signs displayed before the commencement date/time shown on your policy schedule.

Permanent incapacity arising from any illness displaying clinical signs within 14 days of the commencement date/time shown in your policy schedule.

Permanent incapacity arising from the injury, illness or condition of any horse aged over 19 years and 364 days as at the commencement or review date shown in your policy schedule.

Permanent incapacity where your vet or our consultant vet considers your horse's injury, illness or condition was able to be treated.

The excess as shown in your policy schedule.

SECTION 10 - PUBLIC LIABILITY

Your legal liability to others for compensation and costs arising out of your ownership or use of your horse.

If your horse is known to have vicious tendencies or behavioural problems.

Death or bodily injury, loss or damage to property owned by you, any person handling your horse with your permission or consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

Death or bodily injury, loss or damage to property as a result of your horse's interaction with other animals.

The excess as shown in your policy schedule.

SECTION 11 - RESCUE COSTS

The costs you are required to pay to a professional rescue organisation or the Police for the attempted rescue or recovery of your horse.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

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SECTION 12 – PERSONAL ACCIDENT

Bodily injury sustained as a result of you riding, leading, handling or caring for your horse that, within 12 months, is the sole cause of death, total and irrecoverable loss of hearing, sight, limbs or total permanent disablement.

Any claim arising as a result of pre-existing condition.

Any claim that arose because you were taking part in or preparing for an activity not encompassed within your specified type of use.

The excess as shown in your policy schedule.

SECTION 13 – DENTAL TREATMENT

Dental treatment undertaken after an accidental bodily injury to your mouth and/or teeth as a result of your riding, leading, handling or caring for your horse.

Any claim arising as a result of pre-existing condition.

Any claim that arose because you were taking part in or preparing for an activity not encompassed within your specified type of use.

The excess as shown in your policy schedule.

SECTION 14 – PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

SECTION 15 – LEGAL HELPLINE

Telephone legal advice concerning your ownership or use of your horse.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must always take reasonable steps to prevent accidents, injury, illness, loss and damage and to minimise any claims under this policy.

Where you maliciously and/or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

If your horse has suffered from an injury, illness or condition that has not been disclosed to us at the commencement or review of the policy, we may place an exclusion retrospectively to the date of inception or review.

You must observe and fulfil all the terms, conditions and endorsements of the policy otherwise we may not be liable under the policy.

CONDITIONS OF SETTLING CLAIMS

This is a policy of indemnity; we are not liable to pay any vet's fees claim until the treatment for the injury, illness or condition is completed; we may choose to offer an interim payment at our own discretion.

GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

The policy does not cover using your horse in any trade, profession or business, unless we have agreed in writing to cover this.

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by:

- a. you or someone acting on your behalf; or
- b. someone caring for or in control of your horse; or
- c. one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

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We are not liable to pay any claims (including public liability) caused by your horse bolting, rearing, straying, shying, biting, kicking, escaping, damaging property, attacking the general public or other horses, if your horse has a history of doing this. However, you are covered if you told us about your horse's history and we accepted it in writing.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.